

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joshua S. Whitsel  
Debtor

Case No. 16-04179-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jan 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2017.

db +Joshua S. Whitsel, 21901 Deer Run Road, Shade Gap, PA 17255-9261  
4842354 Associated Credit Services, Inc., P.O. Box 5171, Westborough, MA 01581-5171  
4842358 Chambersburg Hospital, 12 N. 7th Street, Chambersburg, PA 17201  
4842360 First Energy/Penelec, c/o Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
4842361 +Fulton County Medical Center, 214 Peach Orchard Road, Mc Connellsburg, PA 17233-1399  
4842362 Fulton Diagnostic Radiology, 322 E. Antietam Street, Suite 106, Hagerstown, MD 21740-5736  
4842363 +Joint Municipal Authority, of Orbisonia/Rock Hill, P.O. Box 346, Elliot Street, Orbisonia, PA 17243-0346  
4842364 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
4842366 Penelec, P.O. Box 3687, Akron, OH 44309-3687  
4842367 +Phelan, Hallinan, Diamond & Jones,, 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4842355 EDI: BANKAMER.COM Jan 05 2017 19:58:00 Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019  
4842356 +E-mail/Text: notices@burt-law.com Jan 05 2017 19:59:59 Burton Neil & Associates, PC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600  
4842357 E-mail/Text: bklaw2@centurylink.com Jan 05 2017 19:59:52 Century Link, P.O. Box 1319, Charlotte, NC 28201-1319  
4842359 E-mail/Text: bankruptcy.bnc@ditech.com Jan 05 2017 19:59:45 DiTech, PO Box 94710, Palatine, IL 60094-4710  
4842365 EDI: AGFINANCE.COM Jan 05 2017 19:58:00 One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172  
4842368 +E-mail/Text: ebn@vantagesourcing.com Jan 05 2017 19:59:54 Vantage Sourcing, P.O. Box 6786, Dothan, AL 36302-6786  
4842369 +EDI: VERIZONEAST.COM Jan 05 2017 19:58:00 Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  
4842370 EDI: VERIZONWIRE.COM Jan 05 2017 19:58:00 Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2017 at the address(es) listed below:

John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Joshua I Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Ray Allan Ghaner on behalf of Debtor Joshua S. Whitsel ghanerlaw@yahoo.com, rayghaner@yahoo.com  
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@goldbecklaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Joshua S. Whitsel**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7356**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-04179-MDF**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joshua S. Whitsel  
dba Whitsel's Contracting

**By the court:**



January 5, 2017

Honorable Mary D. France  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**